

Information to identify the case:

Debtor 1	Tameshia Dominique Creer	Social Security number or ITIN	xxx-xx-7923
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court	Eastern District of Virginia	Date case filed for chapter	7 2/22/21
Case number:	21-30544-KRH		

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Tameshia Dominique Creer	
2. All other names used in the last 8 years		
3. Address	12020 Chestertowne Road Chester, VA 23831	
4. Debtor's attorney Name and address	James E. Kane Kane & Papa, PC 1313 East Cary Street P.O. Box 508 Richmond, VA 23218-0508	Contact phone 804-225-9500 Email: jkane@kaneandpapa.com
5. Bankruptcy trustee Name and address	Lynn L. Tavenner 341 Dial 866-630-1691 Code: 9791870 20 North Eighth Street, Second Floor Richmond, VA 23219	Contact phone (804) 783-8300 Email: ltavenner@tb-lawfirm.com

For more information, see page 2 >

Debtor **Tameshia Dominique Creer**

Case number **21-30544-KRH**

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov . McVCIS 24-hour case information: Toll Free 1-866-222-8029	701 East Broad Street Richmond, VA 23219 Hours open Monday – Friday, 9:00 AM – 4:00 PM ET, except on holidays. Contact phone 804-916-2400	For the Court: Clerk of the Bankruptcy Court: William C. Redden Date: February 23, 2021
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	March 22, 2021 at 11:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: For telephonic 341 creditors meeting, dial-in contact information see 341, notice, section 5. For updates, see, www.vaeb.uscourts.gov
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9). Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: May 21, 2021 Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

For more information, see page 3 >

Debtor **Tameshia Dominique Creer**

Case number **21-30544-KRH**

12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.
13. Local Rule Dismissal Warning	Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007-1, 1007-3, and 2003-1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004-2 and 6007-1.
14. Payment of Fees for Richmond Case and Adversary Filing and Miscellaneous Requests	Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.

Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to bankruptcynotices.uscourts.gov or call, toll free: 877-837-3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov

ATTENTION DEBTORS: Receive your court notices and orders by email through the DeBN. Same-day delivery. Convenient Access. Free. For more information and to download the request form, go to www.vaeb.uscourts.gov and select the Debtor Electronic Bankruptcy Noticing link from the ATTENTION DEBTORS DeBN banner.

In re:
Tameshia Dominique Creer
Debtor

Case No. 21-30544-KRH
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-7
Date Rcvd: Feb 23, 2021

User: baumgartn
Form ID: 309A

Page 1 of 2
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 25, 2021:

Recip ID	Recipient Name and Address
db	+ Tameshia Dominique Creer, 12020 Chestertowne Road, Chester, VA 23831-1756
15586890	+ Argent Federal Credit, 11651 Alliance Circle, Chester, VA 23831-1451
15586891	+ Argent Federal Credit Union, P.O. Box 72, Chesterfield, VA 23832-0900
15586894	+ Chester Townhomes, 9211 Quioccasin Rd., Henrico, VA 23229-5425
15586897	+ Elephant Insurance Company, 9950 Mayland Drive, Henrico, VA 23233-1463
15586898	+ Fed Loan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
15586900	Gilliam & Mikula, PLLC, 804 Moorefield Park Drive, Suite 200, Richmond, VA 23236-3671
15586901	+ Medical College of Virginia Collection, Attn: Billing Dept/Bankruptcy, 403 N 13th St #238, Richmond, VA 23298-5030
15586902	+ Michael Wayne Investments, Attn: Bankruptcy, Po Box 8730, Virginia Beach, VA 23450-8730
15586903	+ Midwest Recovery Systems, Attn: Bankruptcy, Po Box 899, Florissant, MO 63032-0899
15586904	+ Orthovirginia, Inc, 1115 Boulders Pkwy, Suite 200, Richmond, VA 23225-4067
15586905	+ Progressive Advanced Insurance, 6300 Wilson Mills Rd., Cleveland, OH 44143-2182
15586906	+ Rathbone Group, 1100 Superior Ave., Suite 1850, Cleveland, OH 44114-2544
15586907	+ Rathbone Group, LLC, 1250 Granger Rd., Independence, OH 44131-1234
15586909	+ Southpointe Landing Apts., 6110 Cricklewood Dr, Richmond, VA 23234-4967
15586911	+ United Consumers Inc, Attn: Bankruptcy Dept, Po Box 4466, Woodbridge, VA 22194-4466

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: jkane@kaneandpapa.com	Feb 24 2021 03:28:00	James E. Kane, Kane & Papa, PC, 1313 East Cary Street, P.O. Box 508, Richmond, VA 23218-0508
tr	Email/Text: lynn.tavener@txitrustee.com	Feb 24 2021 03:29:00	Lynn L. Tavenner, 341 Dial 866-630-1691 Code: 9791870, 20 North Eighth Street, Second Floor, Richmond, VA 23219
15586888	+ Email/Text: bankruptcy@rentacenter.com	Feb 24 2021 03:32:00	Acceptance Now, Attn: Bankruptcy, 5501 Headquarters Drive, Plano, TX 75024-5837
15586889	+ EDI: AMSHER.COM	Feb 24 2021 05:08:00	AmSher Collection Services, 4524 Southlake Parkway, Suite 15, Birmingham, AL 35244-3271
15586892	+ EDI: CAPIO.COM	Feb 24 2021 05:08:00	Capio Partners LLC, Attn: Bankruptcy, Po Box 3209, Sherman, TX 75091-3209
15586893	+ EDI: CAPITALONE.COM	Feb 24 2021 05:08:00	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15586895	+ Email/Text: collect@ccsroanoke.com	Feb 24 2021 03:32:00	Creditors Collection Service, Attn: Bankruptcy, Po Box 21504, Roanoke, VA 24018-0152
15586896	+ Email/Text: bknotice@ecpi.edu	Feb 24 2021 03:30:00	ECPI, 5555 Greenwich Rd., Suite 300, Virginia Beach, VA 23462-6554
15586899	+ EDI: AMINFOFP.COM	Feb 24 2021 05:08:00	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
15586908	+ Email/Text: colleen.atkinson@rmscollect.com	Feb 24 2021 03:32:00	Receivable Management Inc, Pob 17305, Richmond, VA 23226-7305

District/off: 0422-7

User: baumgartn

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Date Rcvd: Feb 23, 2021

Form ID: 309A

Total Noticed: 28

15586910 + Email/Text: bankruptcydepartment@tsico.com

Feb 24 2021 03:32:00

Transworld Systems, Inc., Attn: Bankruptcy, Po
Box 15630, Wilmington, DE 19850-5630

15586912 + Email/Text: bankruptcynotice@westlakefinancial.com

Feb 24 2021 03:30:00

Westlake Financial Services, Attn: Bankruptcy, Po
Box 76809, Los Angeles, CA 90076-0809

TOTAL: 12

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 25, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 23, 2021 at the address(es) listed below:

Name	Email Address
James E. Kane	on behalf of Debtor Tameshia Dominique Creer jkane@kaneandpapa.com info@kaneandpapa.com,cdiez@kaneandpapa.com,rbrowne@kaneandpapa.com,awilson@kaneandpapa.com
John P. Fitzgerald, III	USTPRegion04.RH.ECF@usdoj.gov
Lynn L. Tavenner	ltavenner@tb-lawfirm.com amorris@tb-lawfirm.com;ltavenner@iq7technology.com;ecf.alert+Tavenner@titlexi.com

TOTAL: 3